

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Antonio L. Bettinsoli  
 Debtor

Case No. 12-21414-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Feb 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2017.

db +Antonio L. Bettinsoli, 119 Wynwood Drive, Willow Street, PA 17584-9413  
 12940250 +BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347  
 12996728 +Bank of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311  
 13000243 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13839469 Bank of New York Mellon, c/o Shellpoint Mortgage Servicing, P.O. Box 10826,  
 Greenville, SC 29603-0826  
 13703198 +Bank of New York Mellon, f/k/a The Bank, Serviced by Select Portfolio Servicing,,  
 3815 South West Temple, Salt Lake City, UT 84115-4412  
 13003198 CitiFinancial, Inc, P.O. Box 6042, Sioux Fall, SD 57117-6042  
 12951580 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 13061359 +Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 740933,  
 Dallas, TX 75374-0933  
 12927271 +Onemain Fi, Po Box 499, Hanover, MD 21076-0499  
 12935958 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o SHERRI J. BRAUNSTEIN,  
 Woodcrest Corporate Center, 111 Woodcrest Road-Suite 200, Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: avgrbach@aol.com Feb 08 2017 01:53:37 ALAINE V. GRBACH,  
 Elaine V. Grbach, Esquire, 675 Estelle Drive, Lancaster, PA 17601  
 tr +EDI: BCCSHUBERT.COM Feb 08 2017 01:48:00 CHRISTINE C. SHUBERT, 821 Wesley Avenue,  
 Ocean City, NJ 08226-3622  
 smg E-mail/Text: bankruptcy@phila.gov Feb 08 2017 01:54:14 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 08 2017 01:53:53  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 08 2017 01:54:09 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Feb 08 2017 01:54:03 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 12927264 EDI: BANKAMER.COM Feb 08 2017 01:48:00 Bank Of America, Po Box 982235,  
 El Paso, TX 79998  
 12939706 EDI: BMW.COM Feb 08 2017 01:48:00 BMW Financial Services NA, LLC, P.O. Box 3608,  
 Dublin, OH 43016  
 13410983 +EDI: BMW.COM Feb 08 2017 01:48:00 BMW Financial Services NA, LLC, 5550 Britton Parkway,  
 Hilliard, OH 43026-7456  
 12927265 +EDI: BANKAMER.COM Feb 08 2017 01:48:00 Bk Of Amer, Attn: Bankruptcy/MC: NC4-105-03-14,  
 Po Box 26012, Greensboro, NC 27420-6012  
 12927266 +EDI: BMW.COM Feb 08 2017 01:48:00 Bmw Financial Services, Attn: Bankruptcy Department,  
 5550 Britton Pkwy, Hilliard, OH 43026-7456  
 12927268 EDI: CITICORP.COM Feb 08 2017 01:48:00 Citibank Usa,  
 Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195  
 12927267 +E-mail/Text: bankruptcycollections@citadelbanking.com Feb 08 2017 01:54:24  
 Citadel Federal Cred U, 520 Eagle View Blvd., Exton, PA 19341-1119  
 12982657 +E-mail/Text: bankruptcycollections@citadelbanking.com Feb 08 2017 01:54:24  
 Citadel Federal Credit Union, 520 Eagleview Blvd, Exton PA 19341-1119  
 12935735 E-mail/Text: bankruptcy.bnc@ditech.com Feb 08 2017 01:53:46 Green Tree Servicing LLC,  
 PO BOX 6154, Rapid City, SD 57709  
 12927269 +EDI: RMSC.COM Feb 08 2017 01:48:00 Gecrb/hh Gregg, Po Box 981439,  
 El Paso, TX 79998-1439  
 12927270 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 08 2017 01:53:46 Green Tree Servicing L,  
 Po Box 6172, Rapid City, SD 57709-6172  
 12935736 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 08 2017 01:53:46 Green Tree Servicing LLC,  
 PO BOX 0049, Palatine, IL 60055-0001  
 12927272 +E-mail/Text: bankruptcynotices@psecu.com Feb 08 2017 01:54:27 P S E C U,  
 Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013  
 13022567 EDI: PRA.COM Feb 08 2017 01:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk, VA 23541  
 13031216 E-mail/Text: bankruptcynotices@psecu.com Feb 08 2017 01:54:27 PSECU, PO BOX 67013,  
 Harrisburg PA 17106-7013  
 12943975 EDI: RECOVERYCORP.COM Feb 08 2017 01:48:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12927263 AMITY BETTINSOLI

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Lisa  
Form ID: 309A

Page 2 of 2  
Total Noticed: 33

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2017 at the address(es) listed below:

ALAINE V. GRBACH on behalf of Debtor Antonio L. Bettinsoli avgrbach@aol.com  
ALAINE V. GRBACH on behalf of Plaintiff Antonio L. Bettinsoli avgrbach@aol.com  
ANDREW F GORNALL on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...  
agornall@kmlawgroup.com, bkggroup@kmlawgroup.com  
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfbis.com  
DANIELLE BOYLE-EBERSON on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...  
debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
DAVID NEEREN on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS  
TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-8 0CB, MORTGAGE  
PASS-THROUGH CERTIFICATES, SERIES 2005-80CB dneeren@udren.com, vbarber@udren.com  
ELANA BROOKE FLEHINGER on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW  
YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-8 0CB,  
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-80CB cblack@udren.com  
JACQUELINE M. CHANDLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,  
philaecf@gmail.com  
SHERRI J. BRAUNSTEIN on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW  
YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-8 0CB,  
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-80CB sbraunstein@udren.com, vbarber@udren.com  
THOMAS I. PULEO on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-8 0CB,  
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-80CB tpuleo@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1	<b>Antonio L. Bettinsoli</b>	Social Security number or ITIN	<b>xxx-xx-4937</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 12/12/12</b>
Case number:	<b>12-21414-mdc</b>	Date case converted to chapter	<b>7 1/11/17</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Antonio L. Bettinsoli	
2. All other names used in the last 8 years		
3. Address	119 Wynwood Drive Willow Street, PA 17584	
4. Debtor's attorney Name and address	ALAINE V. GRBACH Alaine V. Grbach, Esquire 675 Estelle Drive Lancaster, PA 17601	Contact phone (717) 898-8402 Email: <a href="mailto:avgrbach@aol.com">avgrbach@aol.com</a>
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 938-4191 Email: <a href="mailto:christine.shubert@comcast.net">christine.shubert@comcast.net</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800  Date: 2/7/17
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 3, 2017 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Lancaster Marriott at Penn Square, 25 South Queen Street, Lancaster, PA 17603</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 5/2/17</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	